long term relationship or trust could be built in such a state and new set of people were being introduced to opium trade habits every year. The Government of India has, therefore, decided this year to retain, as far as may be the previous years cultivators provided they were not involved in any manner under the NDPS Act, 1985 and the Rules made thereunder, as laid down specifically under Clause 3 of the Policy for the Crop year 1996-97. Almost 75% of the Cultivators licensed this year had fulfilled the prescribed MQY of 48 Kgs or 40 Kgs as the case may be, in the previous year of cultivation. The relaxation in the MQY was only in respect of a small percentage of cultivators who could not achieve the above target but undertook to fulfil it during the current crop year. There is no evidence that such cultivators had diverted their produce to drug market. Opium poppy being a delicate crop susceptible to damage, delicensing of a large number of cultivators every year, who fail to reach the prescribed MQY is quite common. Relief in terms of yield was being granted to such cultivators in the past also.

The said concession in yield was extended with a view to have a continuity in the system and fulfil India's International Commitments as the sole supplier of licit opium. The opium Licensing Policy for the Crop Year 1996-97 was therefore in the long term interest of the country and directed to prevent the prevalent drug abuse.

In view of the above the Government does not propose to review the said policy.

कृषि क्षेत्र के लिए राष्ट्रीयकृत बैंकों द्वारा ऋण

2460. **श्रीमती मालती शर्मा:** क्या वित्त मंत्री यह बताने की कृपा करेंगे कि:

(क) विगत तीन वर्षों के दौरान देश में कृषि क्षेत्र के लिए राष्ट्रीयकृत बैंकों द्वारा दिए गए ऋण का ब्यौरा क्या है;

(ख) क्या सरकार कृषि क्षेत्र के लिए बैंकों के द्वारा अधिक ऋण उपलब्ध कराने पर विचार कर रही है; और

(ग) यदि हां, तो तत्संबंधी ब्यौरा क्या है?

वित्त मंत्रालय में राज्य मंत्री (श्री एम० पी० वीरेन्द्र कुमार): (क) भारतीय रिजर्व बैंक (आरबीआई) द्वारा यथा सूचित, विशेष कृषि ऋण योजनाओं एसएसीपी) के अन्तर्गत पिछले तीन वर्ष के दौरान सरकारी क्षेत्र के बैंकों द्वारा किया गया संवितरण निम्नानुसार है:—

वर्ष	(रुपए करोड़ में)
1994-95	8255.66
1995-96	10172.45
1996-97 (30.09.1996 तक)	5433.86

(ख) और (ग) कृषि क्षेत्र को ऋण का पर्याप्त और समय-पर प्रवाह सुनिश्चित करने के उद्देश्य से भारतीय रिर्जव बैंक और राष्ट्रीय कृषि और ग्रामीण विकास बैंक (नाबार्ड) ने, अन्य बातों के साथ-साथ, निम्नलिखित कदम उठाए हैं:—

(i) सरकारी क्षेत्र के सभी बैंकों से अपेक्षा की जाती है कि वे कृषि क्षेत्र की अग्रिम के रूप में निवल बैंक ऋण का 18 प्रतिशत का लक्ष्य प्राप्त करें;

(ii) वित्तीय वर्ष के दौरान कृषि को ऋण के प्रवाह में स्पष्ट और उल्लेखनीय सुधार लाने के उद्देश्य से सरकारी क्षेत्र के बैंकों द्वारा विशेष कृषि ऋण योजनाएं तैयार की जाती हैं। इसके अतिरिक्त, आरबीआई ने सरकारी क्षेत्र के बैंकों से विशेष कृषि ऋण योजनाओं के अन्तर्गत पिछले वर्ष के संवितरण के मुकाबले अपने संवितरण को 25 प्रतिशत तक बढ़ाने के लिए कहा है।

(iii) दीर्घकालिक कृषि उत्पादन हेतु समय पर और पर्याप्त ऋण सुनिश्चित करने के लिए नकदी ऋण सुविधा के रूप में लचीली स्वीकृत अधिकतम ऋण सीमा प्रदान की जानी होती है।

Debt Service Charges

2461. SHRI PARMESHWAR KUMAR AGARWALLA: Will the Minister of FINANCE be pleased to refer to the answer to Unstarred Question 344 given in the Rajya Sabha on the 25th February, 1997 and state:

(a) how much debt service charges are to be paid during the next financial year;

(b) whether it is a fact that huge amount of foreign assistance stands unutilised and even then, we are required to pay debt service charges on such amount; and

(c) if so, the details thereof and the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. P. VEERENDRA KUMAR): (a) The magnitude of debt service payments during 1997-98 on external debt would depend upon floating rates of interest prevailing at the time of payment and principal and interest payment due on fresh disbursements in 1997-98.

(b) and (c) The total amount of undrawn balances on external assistance as on 31.1.1997 was Rs. 46595.67 crores on Government Account. The total commitment charges to be paid on unutilised external assistance on Government Account is estimated to be Rs. 58.38 crores during 1996-97. The commitment charges are payable as per loan agreement, which is based on general conditions governing such loan agreement of the Donor.

Factors responsible for budgetary deficit

2462. SHRI PARMESHWAR KUMAR AGARWALLA: Will the Minister of FINANCE be pleased to state:

(a) the budgetary deficits as on 30.9.96 and 31.12.96;

(b) what have been the major contributory factors for increased budgetary deficit and what have been their respective contributions; and

(c) what steps are proposed to be taken to contain the budgetary deficit?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.P. VEERENDRA KUMAR): (a) and (b) The budgetary deficit is measured as the excess of total expenditure over total receipts, both on revenue and capital accounts. Because of a mismatch between receipts and expenditure there can be a temporary spurt in the budget deficit during the course of the year but that is not an indicator of the likely year-end position. The budgetary deficit was Rs. 6802 crore and Rs. 7397 crore on 30.9.96 and 31.12.96 respectively. The budgetary deficit in RE 1996-97 has been kept at Rs. 6900 crore.

(c) Government would endeavour to contain the budgetary deficit by increasing receipts and restricting expenditure.

Mobile Banks in Rural and Tribal Areas of Maharashtra

2463. MISS SAROJ KHAPARDE: Will the Minister of FINANCE be pleased to state:

(a) whether mobile banks have been set up by some public sector banks in the rural and tribal areas of Maharashtra;

(b) if so, the details thereof, district-wise;

(c) details of services being provided by these mobile banks in the State;

(d) whether Government propose to increase their number in the State; and

(e) if so, the details thereof and if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.P. VEERENDRA KUMAR): (a) to (c) Reserve Bank of India (RBI) have reported that as per information available, no mobile offices have been set up by public sector banks in the rural and tribal areas of Maharashtra.

(d) and (e) Reserve bank of India have further reported that it is left to the discretion of the banks to set up mobile offices in their Service Area of rural centres. At present, there are no proposals from banks for opening of mobile offices in Maharashtra.